



Entered on Docket
December 14, 2010

A handwritten signature in dark ink, appearing to read "Linda B. Riegle".

Hon. Linda B. Riegle
United States Bankruptcy Judge

WILDE & ASSOCIATES
Gregory L. Wilde, Esq.
Nevada Bar No. 004417
212 South Jones Boulevard
Las Vegas, Nevada 89107
Telephone: 702 258-8200
Fax: 702 258-8787

HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation
Mortgage Pass-Through Certificates, Series 2006-AF1
10-72621

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Gloria Solano

Debtor.

BK-S-09-21207-lbr

MS Motion No. 91
Date: December 1, 2010
Time: 10:30 a.m.

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefore,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-petition arrearages currently due as follows:

2 Monthly Payments at \$1,432.68 (August 1, 2010 - November 1, 2010)	\$2,865.36
2 Late Charge(s) at \$57.54 (August 1, 2010 - November 1, 2010)	\$115.08
Motion for Relief Filing Fee	\$150.00
Attorneys Fees	\$650.00
Suspense Amount	(\$2.32)
Total	\$3,778.12

The total arrearage shall be paid in six monthly installments. Payments one through five (1-5) in the amount of \$629.69 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month commencing with the December 20, 2010 payment and continuing throughout and concluding on or before April 20, 2011. The sixth final payment in the amount of \$629.67 shall be paid on or before May 20, 2011.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give Debtor at least fourteen business days' notice of the time, place and date of sale.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning with the December 1, 2010, payment, on Secured Creditor's Trust obligation, encumbering the subject Property, generally described as 777 Hitchen Post Street , Henderson, NV 89015, and legally described as follows:

PARCEL ONE (1):
LOT TWO HUNDRED FORTY (240) IN BLOCK SEVEN (7) OF SOUTH VALLEY RANCH PARCEL 5A UNIT BIII AS SHOWN BY MAP THEREOF ON FILE IN BOOK 76 OF PLATS, PAGE 74 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, AND AMENDED BY CERT. OF AMENDMENT RECORDED JULY 14, 1998 IN BOOK 980714 AS DOC NO. 01108 IN THE OFFICE OF THE COUNTY RECORDER CLARK COUNTY NEVADA.

PARCEL TWO (2):
A NON-EXCLUSIVE EASEMENT FOR USE AND ENJOYMENT IN AND TO THE ASSOCIATION PROPERTY AS SET FORTH IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND GRANT OF EASEMENTS FOR SOUTH VALLEY RANCH RECORDED JULY 25, 1996 IN BOOK 960725 AS DOCUMENT NO. 00004, AS THE SAME MAY FROM TIME TO TIME BE AMENDED AND/OR SUPPLEMENTED IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA, WHICH EASEMENT IS APPURTENANT TO PARCEL ONE (1).

IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtor fails to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

Submitted by:

WILDE & ASSOCIATES

By

GREGORY L. WILDE, ESQ.
Attorneys for Secured Creditor
212 South Jones Boulevard
Las Vegas, Nevada 89107

APPROVED AS TO FORM & CONTENT:

Rick A. Yarnall

By

Rick A. Yarnall
Chapter 13 Trustee
701 Bridger Avenue #820
Las Vegas, NV 89101

Charles T. Wright

By

Charles T. Wright
Attorney for Debtors
3130 S. Rainbow Blvd.
Las Vegas, NV 89146

NV Bar No 11246

Nevada Bar No. _____

ALTERNATIVE METHOD re: RULE 9021:

In accordance with Local Rule 9021, counsel submitting this document certifies that the order accurately reflects the court's ruling and that (check one):

☐ The court has waived the requirements set forth in LR 9021(b)(1).

☐ No party appeared at the hearing or filed an objection to the motion.

☒ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any trustee appointed in this case any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below.

Debtor's counsel:

☒ approved the form of this order ☐ disapproved the form of this order

☐ waived the right to review the order and/or ☐ failed to respond to the document

☐ appeared at the hearing, waived the right to review the order

☐ matter unopposed, did not appear at the hearing, waived the right to review the order

Trustee:

☒ approved the form of this order ☐ disapproved the form of this order

☐ waived the right to review the order and/or ☐ failed to respond to the document

☐ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

I declare under penalty and perjury that the foregoing is true and correct.

Submitted by:

/s/ Gregory L. Wilde, Esq.

Gregory L. Wilde, Esq.

Attorney for Secured Creditor